

CERTIFIED OCCUPANCY SPECIALIST (COS) PRACTICE EXAM (SAMPLE) STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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THE FULL VERSION STUDY GUIDE**

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Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 – 45 minutes). Review a handful of questions, reflect on the explanations.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!

Questions

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- 1. A Tenant Selection Plan (TSP) primarily outlines policies for which activities?**
 - A. Budgeting and financial reporting requirements.
 - B. Building maintenance schedules and safety inspections.
 - C. Pet policies and move-in incentives.
 - D. Policies for application intake, screening, waiting list management, and tenant selection.

- 2. What do HUD's Limited English Proficiency requirements require owners/agents to do?**
 - A. Prohibit non-English communication.
 - B. Ensure access to vital information for LEP individuals.
 - C. Translate all documents into every language at no cost.
 - D. Provide bilingual staff at all times.

- 3. What is the primary purpose of a Management and Occupancy Review (MOR) in relation to tenant files?**
 - A. To set rent levels for the property.
 - B. To ensure program compliance by reviewing tenant files for accuracy and currency.
 - C. To audit construction compliance.
 - D. To rate resident satisfaction.

- 4. What does HQS stand for and what does it regulate?**
 - A. Housing Quality Standards; they regulate the physical condition of units to ensure safety and sanitation.
 - B. Housing Qualification Standards; regulate tenant eligibility.
 - C. Housing Quick Standards; regulate the speed of repairs.
 - D. Home Quality and Safety; regulate neighborhood safety.

- 5. Which of the following is an example of unearned income?**
 - A. Wages from employment
 - B. Salary from a full-time job
 - C. Bonuses from employment
 - D. Social Security and other benefits not tied to employment.

- 6. What is the purpose of third-party verifications in the occupancy process?**
- A. To authorize emergency housing.
 - B. To verify the income data only after move-in.
 - C. To verify the accuracy of information provided by applicants or participants and reduce misstatement risk.
 - D. To replace the need for EIV.
- 7. What are the main rent components for a family in the HCV program?**
- A. Tenant rent and HAP to landlord
 - B. Base rent only
 - C. Utilities only
 - D. Mortgage payment
- 8. What is the primary purpose of a waiting list in HUD housing programs?**
- A. Maintain fair and consistent processing of applications
 - B. Maximize occupancy
 - C. Reward early applicants
 - D. Collect demographic data
- 9. What are typical components of a Housing Assistance Payment (HAP) payment cycle?**
- A. Tenants pay the HAP portion.
 - B. PHA pays all rent directly to landlords.
 - C. Landlord receives the HAP payment monthly from the PHA, and families pay their portion per lease terms.
 - D. HAP payments occur quarterly.
- 10. What is the HUD-defined minimum age for considering someone an elderly household member?**
- A. 55
 - B. 62
 - C. 65
 - D. 60

Answers

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1. D
2. B
3. B
4. A
5. D
6. C
7. A
8. A
9. C
10. D

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Explanations

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1. A Tenant Selection Plan (TSP) primarily outlines policies for which activities?

- A. Budgeting and financial reporting requirements.
- B. Building maintenance schedules and safety inspections.
- C. Pet policies and move-in incentives.
- D. Policies for application intake, screening, waiting list management, and tenant selection.**

The main idea being tested is what a Tenant Selection Plan covers. A TSP lays out the procedures for how applicants are handled from the moment they apply through to admission. It specifies how applications are received and documented, how eligibility and suitability are verified, and how screening is conducted (income verification, background checks, eviction history, etc.). It also explains how the waiting list is created, kept current, and prioritized (including any preferences), and how final admissions decisions are made. In short, the TSP focuses on intake, screening, waiting list management, and tenant selection. Other topics like budgeting and financial reporting, maintenance and safety inspections, or pet policies are governed by separate policies, not the TSP.

2. What do HUD's Limited English Proficiency requirements require owners/agents to do?

- A. Prohibit non-English communication.
- B. Ensure access to vital information for LEP individuals.**
- C. Translate all documents into every language at no cost.
- D. Provide bilingual staff at all times.

Providing meaningful access for LEP residents means making sure people who don't speak English well can understand and use HUD-assisted programs. Owners and agents must take steps to ensure access to vital information for LEP individuals, so they can apply for housing, understand eligibility, read lease terms, and follow grievance procedures, among other essential communications. This often involves translating key documents and providing language assistance such as interpreters or bilingual staff as needed, based on the specific LEP population they serve and the importance of the information. It doesn't require prohibiting non-English communication, translating every document into every language at no cost, or keeping bilingual staff on hand at all times. The approach is guided by practical considerations: how many LEP individuals are served, how often they interact with the program, and how essential the information is to access and participation.

3. What is the primary purpose of a Management and Occupancy Review (MOR) in relation to tenant files?

- A. To set rent levels for the property.
- B. To ensure program compliance by reviewing tenant files for accuracy and currency.**
- C. To audit construction compliance.
- D. To rate resident satisfaction.

Management and Occupancy Reviews are about ensuring that program rules are followed through careful checking of tenant documentation. The primary purpose of an MOR is to ensure program compliance by reviewing tenant files for accuracy and currency. A typical MOR looks at income certifications, eligibility determinations, rent calculations, occupancy status, leases, and required documents to ensure everything is complete, up to date, and in line with program requirements. It is not about setting rent levels, auditing construction, or rating resident satisfaction, which fall outside the scope of an MOR.

4. What does HQS stand for and what does it regulate?

- A. Housing Quality Standards; they regulate the physical condition of units to ensure safety and sanitation.**
- B. Housing Qualification Standards; regulate tenant eligibility.
- C. Housing Quick Standards; regulate the speed of repairs.
- D. Home Quality and Safety; regulate neighborhood safety.

HQS stands for Housing Quality Standards, and it regulates the physical condition of rental units to ensure safety and sanitation. These standards set minimum requirements that a unit must meet before it can be used for HUD-assisted programs (like the Section 8 Housing Choice Voucher program) and throughout occupancy if notated. This focuses on the unit's safety, health, and livability—housing must be structurally sound, properly heated and ventilated, with functional plumbing, electrical systems, and other essential features. It does not govern tenant eligibility or neighborhood safety, and landlords must address any HQS defects so the unit can pass inspection.

5. Which of the following is an example of unearned income?

- A. Wages from employment
- B. Salary from a full-time job
- C. Bonuses from employment
- D. Social Security and other benefits not tied to employment.**

Unearned income comes from sources other than performing work in the current period. Earned income comes from actually working—wages, salary, and bonuses you receive for your labor. Social Security and other benefits not tied to employment are unearned because they're payments you receive without providing work at that moment. So this example best fits unearned income, while the others are considered earned income from employment.

6. What is the purpose of third-party verifications in the occupancy process?

- A. To authorize emergency housing.
- B. To verify the income data only after move-in.
- C. To verify the accuracy of information provided by applicants or participants and reduce misstatement risk.**
- D. To replace the need for EIV.

Third-party verifications are used to confirm the accuracy of information provided by applicants or participants, which helps reduce misstatement risk. In the occupancy process, applicants report income, assets, household composition, residency, and other eligibility details. Verifications from independent sources—employers, banks, tax documents, government agencies, etc.—check these reports against objective records. This keeps rent calculations, subsidies, and eligibility determinations correct, protects program integrity, and helps catch errors or fraud before decisions are made. They're not about authorizing emergency housing, and they're typically used during eligibility determination rather than only after move-in. They also don't replace the EIV system; EIV is a HUD data source that can supplement third-party verifications, but verifications from external sources remain essential to verify reported information.

7. What are the main rent components for a family in the HCV program?

A. Tenant rent and HAP to landlord

B. Base rent only

C. Utilities only

D. Mortgage payment

In the HCV program, the rent two-part structure funds the unit. The family pays a portion called the Tenant Rent, which is typically a set percentage of the household's income. The Public Housing Agency then provides a Housing Assistance Payment (HAP) to the landlord to cover the rest of the gross rent. Together, the Tenant Rent and the HAP make up the total rent for the unit. Utilities may be covered via utility allowances or included in the rent, but they aren't counted as a separate main rent component. Mortgage payments aren't part of the HCV rent calculation. So the main rent components are the Tenant Rent and the HAP to the landlord.

8. What is the primary purpose of a waiting list in HUD housing programs?

A. Maintain fair and consistent processing of applications

B. Maximize occupancy

C. Reward early applicants

D. Collect demographic data

The main idea here is fairness and consistency in handling applications. A waiting list exists to queue eligible applicants in an orderly, standardized way as housing becomes available, so decisions aren't based on who applies first or who staff personally prefer. By following established eligibility criteria and a defined ordering method, the program ensures nondiscriminatory, transparent processing and helps prevent favoritism or arbitrary decisions. Maximizing occupancy isn't the primary function—the number of units and turnover drive occupancy, not the waiting list itself. Rewarding early applicants would undermine fairness, and while some data may be collected, that's not the primary purpose of the list.

9. What are typical components of a Housing Assistance Payment (HAP) payment cycle?

A. Tenants pay the HAP portion.

B. PHA pays all rent directly to landlords.

C. Landlord receives the HAP payment monthly from the PHA, and families pay their portion per lease terms.

D. HAP payments occur quarterly.

In a Housing Assistance Payment cycle, the subsidy portion of the rent (the HAP) is paid by the Public Housing Authority to the landlord each month, while the family is responsible for paying their portion of the rent according to the lease terms. This means the landlord receives the HAP monthly from the PHA, and families pay their portion per the lease, typically on a monthly schedule. Options that say tenants pay the HAP portion miss who provides the subsidy. Saying the PHA pays all rent isn't accurate because the tenant portion remains the tenant's responsibility. And stating payments occur quarterly conflicts with the standard monthly cadence of HAP payments.

10. What is the HUD-defined minimum age for considering someone an elderly household member?

- A. 55
- B. 62
- C. 65
- D. 60**

HUD uses a specific age threshold to classify who counts as an elderly household member. The minimum age is 62 years or older. This is the standard HUD definition used across many housing programs, and it influences eligibility, occupancy preferences, and related rules for households. Ages below 62 do not meet the elderly household member criterion, regardless of other factors.

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Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

<https://occupancyspecialist.examzify.com>

We wish you the very best on your exam journey. You've got this!

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